

meant for you, and I love you.” It means organizing a program in your church or your synagogue or your mosque, to help hear the universal call of loving somebody just like you’d like to be loved yourself.

There are pockets of despair in America, and we need people of love to go into those pockets, people of faith to go into those pockets of despair, to help this country realize its potential. If you want to join in the war against terror, you can join the Citizen Corps, or you can act out of compassion and concern to help make somebody’s life brighter. It is the gathering momentum of millions of acts of kindness and decency and compassion which show the world the true face of America. Not only are we strong militarily, but we’ve got great hearts and great compassion about our fellow human—men and women.

And therefore, my fellow Americans, if you want to join us, if you want to make the country stronger, participate; help somebody in need. You know, I truly believe that out of this evil is going to come incredible good. I believe that by remaining strong in the face of terror, that we can lead the world to peace. I believe there’s going to be some problems in the world that can be solved with American strength and American leadership and a coalition that refuses to bend when it comes to the defense of terror. And out of evil will come some incredible good in America, some incredible good.

Many of you know what I’m talking about when I say that families have taken a good look at what’s important in their life. Moms and dads have now said that they’re going to love their children with all their heart and all their soul. They’re going to focus their love and attention on being the best parent they can possibly be, as we’ve taken a good look at the value systems that are important for our future.

You know, Flight 93 told me a lot about America. Here we were in the midst of this beginning of the new war of the 21st century, and some men and women on a flight decided that they needed to save others. They were on cell phones with their loved ones. They told them they loved them. They said a prayer. They said, “Let’s roll,” and they saved lives on the ground. It is that spirit that is alive and well in America, and it’s that

spirit that makes me so optimistic about the future of this great country.

I want to thank you all so very much for coming. I want to thank you for your strong support for our country. I want to thank you for your patience. I want to thank you for your understanding about what lies ahead for the country. But most of all, I want to thank you for working hard to make your neighborhood and your community the best place it can possibly be for each one of us who’s lucky enough to call themselves an American.

And I want you to know, I can’t tell you what an honor it is to be the President of the greatest land on the face of the Earth. God bless.

NOTE: The President spoke at 1:30 p.m. at the Knoxville Civic Coliseum. In his remarks, he referred to Mayor Victor H. Ashe of Knoxville; Mayor Anthony A. Williams of Washington, DC; Mayor James K. Hahn of Los Angeles, CA; Governor Angus S. King, Jr., of Maine; and Phil E. Keith, chief of police, Knoxville Police Department.

### **Remarks on the Proposed “Terrorism Risk Protection Act”**

*April 8, 2002*

Thank you very much. Ed, thank you very much. I didn’t realize you were so eloquent. [Laughter] But I know you’re a good leader, and I know you care deeply about the people you represent, and so does Jimmy Hoffa and Joe Hunt, and so do the people—the employers here. I want to thank you all for coming to help me talk about this important issue facing the country, and that is how to make sure people stay working. That’s what we’re talking about.

You know, the enemy hit us pretty hard on September the 11th. I just came in from Tennessee, where I was talking about one way to respond to the attacks is for people to volunteer in their communities and help make their neighborhoods a better place. I told them, I said, they must have not—they miscalculated. They hit us and thought we were so weak that all we would do is probably file a lawsuit. [Laughter]

But they found out that we're thinking a little differently in America and that, when it comes to our freedom, we will do what it takes to defend freedom. And I want to remind you all that this is a long struggle that's going to take a while, that there are Al Qaida killers still on the loose. There are people who hate America. They hate what we stand for. They hate the fact that Democrats and Republicans both love our country equally. They hate the idea that we worship freely. They hate the concept that we debate issues in open. They hate freedom. They just hate it, and they are going to try to hurt us. They are.

And the best way to secure the homeland is to find them one by one, and we are. That's exactly what we're going to do. And the—we've unleashed the proud United States military, and the men and women who wear our uniform are really doing us proud.

I also want you to know that—it's just important to know that we don't seek revenge; we seek justice. That's what we're doing. And we're not conquerors, but we're liberators. I am really proud of our Nation. I'm proud of the fact that young girls went to school for the first time in Afghanistan. That really makes me feel really good about what we're doing. I'm proud about the fact that we're not leaving the country behind, that not only have we liberated people from the clutches of this barbaric regime but we're staying around to help them with their security and help them to develop into a nation that can protect herself and a nation that will be a good neighbor in an important part of the world.

We have made some pretty good progress in a quick period of time. But you've got to remember we live in a world in which sometimes, in all due respect, the media expects things to end quickly. This isn't going to end quickly. So long as there is terrorists, we need to find them. So long as there is nations which develop weapons of mass destruction and therefore try to hold the U.S. or our friends and allies hostage through blackmail, we're going to have to deal with it—just going to have to deal with it. History has called us into action, and I'm not going to let our children and grandchildren down. And I know you're not, either.

In terms of our economy, no question that the attacks of September the 11th hurt our economy. I mean, it affected employment in big ways. Many of you know that. I see Bill Marriott; his business was affected, deeply affected. And thanks to some focused efforts, things are improving. But as far as I'm concerned, the notion about where we stand in terms of our economy really depends upon whether or not people are able to find work and whether or not they think they're going to have work tomorrow. That's how I judge whether or not we're healthy. If someone is looking for work and can't find work, that means we're not healthy. If someone is working and they're worried about whether they're going to be working tomorrow, that means we're not healthy, as far as I'm concerned.

And therefore, public policy must do everything we can to create an environment in which jobs are steady and growing. I thought tax relief was very important to make sure that the environment was such that people could find work.

I know energy policy is very important, and we spent a great deal of time with Jimmy and Ed talking about how to get a good energy bill out of the Congress. It's an energy bill, by the way, that is needed more than ever, particularly given the fact that there's been some threats recently by Saddam Hussein that he's going to try to cut off energy supply to affect the United States. I mean, what more reason do we need than to have good energy policy in the United States to diversify away from somebody like him?

And we need to do something on terrorism insurance as well. This is an issue that I don't think a lot of Americans understand very well, and we're going to use this opportunity to explain it. I'm going to do my best to explain it. Tom Ridge and Larry Lindsey will follow up.

It's an issue because it is a jobs issue. If people can't buy insurance on a construction project, they're not going to build the project. And if they don't build the project, somebody's not working. That's the simplest way I can describe the issue at hand.

And we have a lack of insurance coverage now as a result of the enemy attack. I don't think they actually sat down and said, "Gosh,

if we attack, we'll affect the insurance industry of America." I think that was an unintended consequence of theirs, but nevertheless, it was a consequence.

And we in Washington must deal with it and must deal with it in a hurry, because the pace of new construction is dropping dramatically in America. Banks and investors and others will not finance construction projects that do not have terrorism insurance. In order to build a project, in order to employ people, you've got to borrow money, and you can't borrow money unless there's adequate terrorism insurance. And that's not being provided today.

Nonresidential construction is down 3 percent compared to January of 2002, and down 17 percent compared to February of 2001. That's an issue that the Congress must deal with. If people who want to work can't find work, something is wrong with the economy. They should not be fooled by the statistics. If people who are working a construction job are uncertain as to whether or not there will be a job for them tomorrow, that is a problem, and we need to deal with it. And when you see construction—nonresidential construction permitting down to the extent to which it is, it is a problem. And I expect the Congress to act.

The Hyatt Corporation has acquired a new site for a 1.5 million square foot office building in downtown Chicago. That ought to be encouraging news. It ought to be encouraging news for my friend the mayor. It ought to be encouraging news for people who wear the hardhat and work, the ironworkers and the construction workers. But they've got a problem finding terrorism coverage, and so they're not getting financing for the project. Somebody wants to build it; they can't get the money to do it because the insurance isn't available. This project is valued at \$400 million, will lead to the creation of 2,500 jobs, if the Hyatt Corporation could get insurance.

There are other examples as well. A \$2 billion resort in Nevada—you've got some influence out there, Jimmy—[laughter]—could provide 16,000 jobs, is on hold because they can't get insurance for terrorism. Imagine that. You know, you've got the chance to employ 16,000 people, but because something hasn't happened in the United States Con-

gress, it's not going forward. And that's not right.

We're worried about charities that may be forced to cut back on services to the needy because of the high cost of insurance. Pension funds for teachers and other workers that hold real estate assets may experience lower rates of return because of higher terrorism insurance costs. That affects someone's retirement system. The transportation industry will face strains from the lack of affordable terrorism insurance.

Secondly, while we're doing everything we can to stop terrorist attacks, the economy must be prepared to handle an attack if they do occur. We spend a lot of time here in Washington sniffing down every lead, looking for every opportunity to run down a clue as to—somebody might be trying to get us. And I am confident—I know we're doing everything we can, but I can't predict with 100 percent accuracy whether or not another attack won't occur.

And therefore, we'd better find terrorism insurance because without it, it would be a catastrophic problem if there is another attack. It would make it really hard for our economy to recover a second time if there's an attack, without adequate terrorism insurance. I mean, on the one hand we're talking about jobs, and on the other hand we're talking about recovery if there's an attack.

Now, we passed a bill in the House that basically put the Federal Government as a stopgap for terrorism insurance. Above a certain level of claim, the Federal Government would step in. And that's important. And now it's in the Senate, and the Senate needs to respond and act. The Senate needs to get this bill done quickly. All they've got to do is talk to people in this room, Republicans and Democrats alike. This isn't a bill that says, gosh, if it passes, it'll help somebody's political party. That's not what this is all about. This is a bill that helps workers and helps strengthen our economy.

This is an important piece of legislation. I've heard some talk in Capitol Hill that the facts don't justify this type of legislation, the facts don't justify the Federal Government stepping in as a stopgap. They're not looking at the right set of facts, as far as I'm concerned. And so I expect, for the good of our

economy and for the good of the country, that the Senate act.

And I want to thank you all for your interest in this bill, and I ask you to contact Members of the United States Senate. We believe there is bipartisan support for this bill. We believe that if it ever makes it to the floor, it passes. And I know that we can work with the House version, if it's somewhat different, to get something done quickly.

This is good for workers. This is good for America. This is a way to really handle a tough situation and to make our country stronger.

Now, the strength of the country, it really is in the hearts and souls of our people. People say to me, "Are you an optimistic fellow about the future of America?" The answer is, absolutely. Absolutely. I believe out of this evil that faced us will come some incredible good. I truly do. I believe that we'll achieve peace. If we're firm and tough and stand strong against terror, continue to lead a coalition of freedom-loving nations, that we'll achieve peace in areas where people don't think we can achieve peace. I truly believe that. I know some parts of the world look like they'll never be peaceful, but I don't believe that.

And I know at home, if we make the right moves, people are going to find work. But more importantly, I know this country is going to respond to evil because we're a loving nation and respond to evil by helping people in need.

My hope is that Americans seize this moment and show the world the true face of America. And it's a face that is really defined by millions of acts of kindness that take place on a daily basis. It happens when somebody mentors a child, or a mom tells her baby "I love you" every day, or somebody walks across the street and says to a shut-in, "I care for you." That's the America I know. That's the America that really is the country that's going to defeat evil—by acts of goodness and kindness.

I've never been more upbeat about a nation in my life, because I know the true strength of the country. And the true strength of the country is the American people.

Thanks for coming by.

NOTE: The President spoke at 4:27 p.m. in Presidential Hall in the Dwight D. Eisenhower Executive Office Building. In his remarks, he referred to Edward C. Sullivan, president, Building and Construction Trades Department, AFL-CIO; James P. Hoffa, general president, International Brotherhood of Teamsters; Joseph J. Hunt, general president, International Association of Ironworkers; J.W. "Bill" Marriott, Jr., chairman and chief executive officer, Marriott International, Inc.; President Saddam Hussein of Iraq; and Mayor Richard M. Daley of Chicago, IL. He also referred to H.R. 3210, the proposed "Terrorism Risk Protection Act"; and S. 1748, the proposed "Terrorism Risk Insurance Act of 2001."

## Interview With the Wall Street Journal

April 8, 2002

**Q.** Thanks for doing this. This is really—I appreciate it a lot.

**The President.** You bet.

**Q.** It's a big event tomorrow for the Wall Street Journal.

**The President.** Well, I understand—yes, I understand you're kind of changing your format.

**Q.** Yes. It will look different, color.

**The President.** What about the sketches? What happened to the poor sketches?

**Q.** They'll still be there. You'll still get one.

**Counselor Karen Hughes.** This is—journal—

**Q.** Somewhat short.

**Q.** Subdued color. Champagne, as they call it.

**The President.** What is your job?

**Q.** I'm the Washington bureau chief.

**The President.** What is Al Hunt's job?

**Q.** He's the executive Washington editor. I can't define that exactly for you; somebody else will have to do that for you.

**The President.** Somebody upstairs somewhere.

**Q.** He's the guy you have to worry about.

**The President.** Good. That's why he's here. [Laughter]

**Q.** It's a good day to be here. It's a good day to be talking to a former oil guy, actually.

**The President.** Yes.